G. R. S. 58]

Previous references.

Banking 49-105 (12,
G.I. 64-15 (1, B. May 1911 1915-16
B. Dec 15 (G.I.)

File No. 64-15

Serial Nos. 2, 4 & 5

Later references.

G.I. 239-16 (1+2)
G.I. 224-17 (1+2)

P-90 2E

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 2, 4 & 5

Part B for July 1916.

SUBJECT.

State Life Insurance to the General Public -

Sl. 2. Proposal.

Submits for approval of Govt. draft rules with tables of rates for the administration of the Scheme -

Sl. 5 Hon. order:-

W D 1351—GPB—20,000—13-12-15

Approves the draft rules with modifications -

Sir Fazl Hasan Nizami
2-11-1916

G. R. S. 11] 1915-16

GENERAL AND REVENUE SECRETARIAT.

(Life Insurance)

NOTES.

File No. 64

FILE HEADING.

State Life Insurance to the general public

From

The Secretary, Life Insurance Committee

No. 4323 Dated 8/9. 3. 16 Received 10. 3. 16

Diary No. 2463	Enclos. 4	Spare Copies.	Serial No. 2

BRIEF ABSTRACT OF LETTER.

Submits for approval of Govt. draft rules with tables of rates for the administration of the scheme.

NOTES AND ORDERS.

Vide Reg R

In para 3 of G.O. of the 16th Dec 1914 the Insurance Committee was requested to submit suitable rules & tables for the working of the Public

NOTES—First Sheet.

GPB-20,000-8-8-14

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

Insurance Scheme

2. The set of rules now recd does not come with imprimatur of the committee as required in the Govt order but is sent direct by the Secy in order to avoid further delay in bringing the Scheme into operation. Copies of the printed rules however have been sent to the members of the committee along with Govt suggestions for any recd from individual members being incorporated into the rules by Govt later if needed. Only this proposal has the disadvantage of loosing the joint deliberations of the Committee on such points.

(3) A few general points may also have to be considered in connection with the Scheme

(4) Is it intended to extend the benefits of the scheme to the various people of the

NOTE—Contn. sheet.

GPB—70,000—17-12-15

(3

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not at present.

Hz 13/3

Please offer remarks and suggestions

5

I think C & M Station people come within Rule 6 & they are & should be eligible - Hz 14/3

at least

C & M Station — to the native portion of the civil population thereof? It is obvious that many of the inhabitants are intimately connected with the City by interest in land & trade - Do these come under 'permanent residents' mentioned in the order? Branches I & III may perhaps be consulted as to the Special rights conferred on ownership of land in the State by alien subjects & how it will affect them in regard to State insurance -

6) Again many born in the State owing to exigencies of life dwell permanently outside the State - These being actual subjects are entitled to the benifits of the scheme - many such are perhaps in the C & M Station & must come in -

7) Again there is the question of the admission of women to be considered. They are already there in the official scheme.

NOTE—Contn. sheet.

GPB—70,000—17-12-15

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× with the spread of education. Some of them who are outside the official class may come in As it is, they are not specifically included × how the rules will be affected in this important matter by the general Clauses Reply is also for consideration

8. As regards women a note may be introduced under Rule 7 thus:

"Note 1. Females are eligible for insurance but in their case a small extra premium may be charged which will depend on their civil condition and their circumstances."

JR 14/3

9) If it is the intention of Govt to include women in the Scheme - special tables may be required as provided in the Oriental Company - but if it is intended to include them it has to be made plain in the rules

10 The tables relating to Men Cannot be Applied to women Women may be excluded for the present

Vide page 8 Oriental Prospectus.

JR 13/3

11) Nothing is provided for hazardous occupations. This appears to be an important matter to be overlooked in a comprehensive scheme as State insurance of the public, intended mainly for the benefit of the middle & lower classes.

12 In fact, nothing is said about "occupations" anywhere In the form "Application" this may be referred to be entered

JR 13/3

11A) There is no provision either for suicide - perhaps. that

13 A 2nd note may be added to Rule 7 thus:

"Note 2. Lives exposed to military risk may be accepted on terms which will be intimated on application. The same remark applies to persons following other hazardous occupations"

A provision is I think necessary. Suicide within one year of taking

NOTE—Contn. sheet.

G. R. S. 12]

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The policy may be held to make the policy invalid by a note may be introduced under Rule 21 "Note. Policies are not rendered void by death from suicide if they have been in force for at least one year."

The maximum benefit of Rs 5000 under the Scheme is held as not sufficient inducement for this extreme course.

(17) Taking the prospectus — the foreword — is peculiar as other Companies prospectuses have nothing similar or corresponding to it. Perhaps it is intended thereby to minimise advertisement charges But does a Scheme like the one under consideration need any at all — with its manifold advantage of Govt guarantee — entire profit participation plus the cheapest rates of premia going — efficient supervision & facilities for varied forms of insurance to suit every purse & contingencies. Private companies need it all — attractive advertisements — tempting representations of benefits to accrue etc to cover the profit earning behind it — & mainly in order to keep its head visible amidst a sea of competition

18 The foreword is all right & may stand

I agree with A/S about the foreword. We do want to advertise our scheme — advertise to the best of our ability & induce the people to insure — But we do so from an entirely different motive. The company advertises for profit, we advertise to educate people, to better their economic condition & to give them the blessings of insurance.

M
14/3

NOTE—Contn. sheet.

GPB—70,000—17-12-15

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But the forth scheme competes with none. It is in the nature of a beneficient concession to its subjects purely in their own interest with no eye to profits.

20) In this view perhaps the foreword can be no additional endorsement to the learned ~~re~~ edn public. Perhaps the Kannarese translation of it may be needed for a time to rouse up the public.

21) Para 5 of the foreword may be made a little more explanatory ~~to~~ to clear doubts about the administration charges of the fund — whether forth or the fund is to bear it.

22 Award may be said about the fund bearing all charges — be not necessary. "Surplus" is arrived at after provision for expenses & reserves. Moreover in Rule 24 it is said that the decision of Govt will be final.

23) The rules have to be read along with the explanatory memorandum forwarded with it

24) Rule 2. Does this completely shut out even suggestions from the policy holders? Private companies give a voice in the management. At present

No Policy holders need to be given a voice in the management at present

NOTE—Contn. sheet.

G. R. S. 12]

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for Ists (Constituents having a Voice in the administration & management

25 If any modified rule which will not affect existing policies but not modified rules. This must be made clear

29 I do not follow this. How can subsequent rules modify existing contracts? Ms 14/3

It will be making the rules unworkable & declare all modifications inapplicable to existing policies

hg 13/3

modifications having no retrospective effect though seeming harsh at first sight has been apparently introduced with a view purpose to avoid legal complications as affecting concluded contracts.

30 Rule 3 - Does proposer include woman proposer also. If not they may be specifically excluded as the present form is liable to be questioned

31 We may Exclude women & (think) hg

32 No. Vide Note 1. Rule 7 now proposed Ms 14/3

33 Rule 4 A sentence about the administration charges may perhaps be aptly added.

34 I think this may be done hg

35 Not necessary Ms 14/3

37 Rule 5 — Payment to Policy holders will be from the General Revenues — Hence the fund will form part of the cash Balances of the State — Its existence being Separately for each purposes.

NOTE—Contn. sheet.

GPB —70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No. 37

1

34 A hard + fast rule may not be necessary now

Rule 6 — Permanent residents have to be defined — & perhaps an alteration in the domicile form may also be necessary — if the interpretation is liberal.

39 I agree
Ms
14/3

40) Govt servants ~~not~~ under this rules as at present worded may after insuring to the maximum amounts under the official scheme may also have policies not provided for in that scheme for another Rs 5000/ in the Public scheme Is this contemplated?

41 It is thought not desirable to allow a large policy as one life Govt servants may be allowed only for Excluded altogether from this Branch Except for Children's Endowments
Hy
13/3

42) Rule 7 — opposed to para 6 of the f.o instituting the scheme. The explanatory memoranda does not give the reason for raising the maximum from Rs 2500 to Rs 5000/. This is an important departure from the provision of the f.o. The reason for restricting the maximum to Rs 2000/ in the order not being apparent — the

from the notes in f 7 64-15,

42A As the extra amount is only Rs 5000/. the rules may remain as they are.
Ms
14/3

42A In fixing the Max. the Govt has been departed from. It is for consideration if 5,000 may stand.

A | It is presumed that by max. in refers to all kinds of policies put together
93/3
Hy

35 Rs 5000/- has been fixed as per 1st Cr's note of 27.10.15. I think this may stand. (verbal change made in only)
Ms A. Yes.
Ms 14/3

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

The matter is for consideration & orders.

(2) Rule 9 while providing for identification certificates does not provide for a certificate of character & conduct. It must be from one who knows the insurer well. The official scheme lays stress on it. A similar certificate is provided for in private companies. Can this safe measure be eschewed from the public scheme.

46 A certificate of conduct & character from two respectable persons may be insisted on by us 13/3

(3) In the rules for Medical Examn has the approval of the Senior Surgeon. Moreover the fees payable to the Doctors is not mentioned in these rules (11 to 13). The explanatory memo. gives details - may not these be incorporated in the body of the rules itself with advantage.

49 An addition may be made as noted in the domicile certificate form. JR 13/3

51 Not to be entered by us JR 13/3

(3) Rule 14 -

53 This ss may be added by us. Handly necessary. The rule as it stands reads all right. JR 14/3

Govt should reserve to themselves full powers to reject proposal without assigning reasons.

(4) In the note to this rule the question of determination of age is dealt with. As in instance No 1 Bis optional, age next birthday shd also be taken by us.

NOTE—Contd. sheet.

GPB—70,000—17-12-15

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	agrees materially to the similar rule in the official scheme.
	(25) There is provision in the official scheme for the attachment of bonus due to the insured for debts due to Govt. - may not a similar provision be introduced in the public scheme also? It will be a protection against the public in their attempts to defraud Govt. & may prove a wholesome check
	(26) Rule 22 — The Mortuary Register referred to in this rule extract from which is to form proof of death is apparently not kept in Villages. But apparently this is not to be the only proof as the word 'may' is deliberately used — Proof of death must therefore be established by other means also to the satisfaction of the authorities.
	(27) Rule 24 — Confirms once again that the decision of Govt. in the matters of administration of the Scheme is final

NOTE—Contn. sheet.

GPB—70.000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | 67 File No. 64 of 1915.

Serial No.

60) Rule 27 — provides for canvassing agents. Para 3 of the G.O of Dec 15 calls for suggestion regarding 'agencies' etc

61) These canvassers are not required to furnish cash security. As there is a chance of brisk canvassing in the rural parts being mistakenly understood or represented as Govt having ordered compulsory insurance for the people a cash security will prove a wholesome check on such vagaries. ~~Attached papers dealing with the subject are enclosed.~~

62) As regards the tables & forms —

63) The domicile form may need alteration.

64) Portions of the rules in tables are compared with the 'oriental' rates in corresponding places & were always found to be much easier.

33) The question of the inclusion of the photo on the front page of the rules is also a point for

NOTE—Contn. sheet.

GPB—70,000—17-12-15

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G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

Consideration & orders.

66) Permission has to be obtained for the inclusion of H. H. The Maharaja's photo in the pamphlet submitted.

12/3

67) I have made some remarks in the margin above.

68 I have done so also. M 14/3

69) Women should be excluded from ~~insurance~~ this scheme, at any rate for the present.

70 Vide Note 1 to Rule 7 now proposed M 14/3

Rule 6. 71) Allowing Govt. Officials the option to insure in this Branch may not prove quite desirable as it ~~may lead to~~ will in many

72 As the extra amount is only Rs 5000/- the rules may remain as they stand. M 14/3

affect the Officials' branch and as it will unnecessarily increase the amount of the policy on a single life. It would therefore be better to Exclude Officials from this Branch altogether excepting Children's Endowments.

Rule 9 73) A certificate regarding Conduct & Character Signed by two respectable ~~men~~ persons seems to be necessary as in all insurance Companies.

73A Vide addn to domicile certificate M 14/3

Rule 14 74) It may be made clear that the Govt has full power to reject any

74A Handly necessary M 14/3

NOTE—Contd. sheet.

GPB—70,000—17-12-15

G[illegible]R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

proposal without giving reasons.

78 The difference is negligible. As we cannot have two different rates for the same proposal in the Public & Private branches in the case of 55 years endowment policies this rule has been adopted. W 14/3

79 Regarding 'age' as assurance is optional it may not be quite safe to adopt the rule relating to officials in whose case assurance is compulsory.

Rule 18. When premium is payable annually or half yearly it has to be made clear that payment ~~stop~~ ceases on the day ~~55 years~~ the age of 55 or the age is attained.

80 To make the point clear a sentence is added in Rule 18 thus:

In cases in which premium is paid half-yearly, quarterly or monthly the balance of the year's premium will be deducted from the assured amount before it is paid. W 14/3

81 Rule 19. It may not be possible to pay 40% of ~~paid~~ premia as surrender value in all Cases. The Surrender Value will have to vary & to depend on the number of years the policy has been in force. This requires to be made clear.

82 Yes, I think it is clear enough as we say not more than 40%. W 14/3

83 Rule 2. It is only alleviation in rate that should not affect existing policies & not alleviation in rule.

84 I do not agree. Rules as well as rates as on the date of agreement are binding. W 14/3

Rule 27. It is not clear why we should have agents at all. We may accept the business which comes to us without any active Canvassing.

85 Vide marginal note on page 5 of this note W 14/3

I had no time to see how far the rates compare with rate in private Companies. But as the basis on which they are arrived at is given, there may be no harm in accepting them. 18/3

NOTE—Contn. sheet.

C.D.—77,000—17-12-15

1163

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

86) for clearness I have made the additions referred to in my marginal notes in the foregoing pages in the proof copy. I think the rules as amended may be approved by Govt.

87) As regards the foreword it is chiefly intended to appeal to people who know little about insurance. As the object is to carry the benefits of insurance to the masses, we want to inspire confidence in them. We want people to go amongst them explain the benefits of insurance to them & induce them to insure. Hence the necessity for agents. Hence also the foreword & the proposal to have H. M.'s portrait on the pamphlet.

88) The case may kindly be treated as immediate. Govt wanted work to begin on 1st Janry & we are already over two months behind time.

89) I must thank the Finl Branch for their very full & critical study of the rules & the Asst Secy Fin for his valuable suggestions.

16/3

Dewan)

90) Please bring up with the Govt motion of Council with the Finl Members recommendations

16.3.16.

Govt

Note in character roll of Mr. R. Rw. 23/3/16.

4853
15.3.16
Circulated

NOTE—Contn. sheet.

G. R. S. 12]

General and Revenue Secretariat. | C 7 File No. 64 of 1915.

Serial No.

(4) I have made one or two suggestions on the draft. For the present, I think that Canvassers need not be employed.

(5) The rules may be passed in other respects.

20/3/16

M.

Vide para 50 above

Collector

C. Sai Dutt 21/3

* Rec'd late on 21/3. No time to 22/3

(6) Rule 23. Last para:- In the case of Government servants, the consent of the original nominee is not required for the insured cancelling a nomination or making a different nomination. Vide Rule 23 B (2) of the Rules applicable to Government servants. In the Rule now proposed, the original nominee's consent is made necessary before a nomination once made can be cancelled or a different nomination made. The reason for this distinction has not been explained.

KRW

17. 3. 16.

NOTE—Contn. sheet.

GPB—70,000—17-12-15

17

Extract from the Proceedings of the 379th Meeting of the Council of His Highness the Maharaja, held at Bangalore on the 6th April 1916

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15. SUBJECT.- (Clause viii of the schedule.)

96 Draft Rules for working the scheme for extending the benefit of the State Life Insurance to the general public.

OPINION OF THE COUNCIL.

98 The scheme may take effect from 1st July 1916 and the proposals of the Insurance Committee awaited.

(Sd.) M. Visvesvaraya,
Dewan of Mysore.

97 "EXTRACT"

D. M. Narayana Rao 8/9

Secretary to Government,
General Department.

W. D. 1364—GPB—500—14-12-15

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

100 Extract from the Proceedings of the Council is put up.

Forwarded with compliments to the Secretary to Government, Financial Department for favour of necessary further action.

By Order

D. M. Narasinga Rao 8/4

Secretary to Government,
General Department,

1574

A/s 7vi

101 The Committee's suggestions have since been sent to F.D. Please put up a further note & also explain points raised by members.

JR
8/4

1/4/16 From the Secy State Life Insurance Committee

Lr 4786 dt 31-3-1916

Submits for orders of Govt the opinion of the members of the committee on the draft Rules for the Public Branch for the State Life Insurance.

152 A typed copy of the opinion of the members with marginal remarks by the Secy Insurance committee is appended for early reference.

NOTE—Contn. sheet.

W D 2382—GPB—500—20-3-16

I N S U R A N C E (Public Branch).

103

The Draft Life Insurance Rules for the Public Branch which were circulated to the Committee Members have all been received.

Dr. Arumugam Moodaliar Messrs. M. Shama Rao and K. Doraswami Iyer approve of the draft and suggest nothing.

The President, Mr. H. V. Nanjundayya considers the Rules to be all right but disapproves of the introduction.

Mr. Srikanteswara Aiyar remarks, as regards Rule 7, that if insurance for women is also contemplated it would require serious consideration.

A note to rule 7, has already been proposed in the Financial Department notes, to charge extra premium in the case of female proposers.

He also suggests that in regard to Rule 14, the time allowed for payment of the first premium may be 3 months instead of one month, so as to avoid the trouble involved in DE NOVO proceedings, if the proposer wishes to pursue the insurance.

A proposer who is seriously inclined is not likely to fail to pay his first premium within one month but a proposer who will be dilatory will not be benefited whether the time allowed is one month or 3 months. Moreover the universal practice is to allow only one month for payment of the first premium.

(1) Mr. Krishnaiengar remarks that the procedure for Medical Examination is needlessly circuitous and would cause delay in the acceptance of proposals and suggests that the Senior Surgeon may divide each District into a number of Circles and declare the Medical Officer competent to examine proposers in each circle. He suggests the employment of Sub Assistant Surgeons for examination of proposers for policies for Rs.500 and under the Higher Medical Officers for sums above Rs.500/-. A draft Rule embodying these suggestions he also proposes.

The Medical Examination is a very important factor and the precautions taken are desirable specially in the beginning. The procedure was arrived at by me after prolonged personal discussion with the Senior Surgeon of all aspects of the case.

(2) As regards Rule 27, Mr. Krishna-Iyengar remarks that Canvassers will not be desirable, but one or two men solely may be made to travel about the State to get proposals. If no commission is payable on renewals, no canvasser will care to take up the work.

The Committee will appoint only reliable men entertained as canvassers. They may also apply for the appointment of whole time canvassers later on.

(3) He also suggests that the pictorial advertisement on the face sheet may be omitted as it is out of form in a serious Government concern.

G. R. S. 12]

General and Revenue Secretariat. G 7 File No. 64 of 1915.

Serial No.

~~104~~

Taking the different points dealt with by the Lumbers Secretary.

a) The President does not approve of the introduction.

~~105~~ Kind attention is invited to para 47 of the notes supra wherein the Secretary explains why the foreword should be retained as it is primarily meant as an appeal to the people who know little about insurance.

~~106~~ The other points raised by the Lumbers Messrs Krishnaiyer & Srikanteswara Iyer have all been satisfactorily met that is all excepting the one relating to the picture on the facing sheet on which the Secy makes no remarks. It may therefore be taken that he does not support it & has no objection to its being dropped.

~~108~~ The first Member suggests in regard to note 2 added by the Secretary to rule 7 providing for hazardous occupations that it would be better to provide a general rule that the tables given refer to ordinary lives but that cases

107 I think the ~~border~~ block on the cover will add to the attractiveness of the pamphlet & may remain. Ppr. Perhaps 7/5

Note page 5 of minute

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

Cases of persons with hazardous occupations (such as military men etc) will be subject to Special rates which will be quoted on application".

109 Perhaps there is a legal necessity to provide an explicit rule by itself in the matter Otherwise note 2 to rule 9 seems sufficiently clear on the point

110 So it seems done NR NS

Vide para 5-3 supra

111 The Extraordinary member remarks on the difference in regard to cancellation of nominations as between Govt Servants and public insurants

112 In the case of Govt officers it is deliberately intended by Govt that the policies should be for the benefit of the family and that they are not to be liable to attachment under orders of courts of law and also the insured is not given liberty to nominate any body he likes — the Committee reserving power

NOTE—Contn. sheet.

GPB—70,000—17-12-15

(Re-Circulated 16.5.16.)

2463

22

G. R. S. 12]

General and Revenue Secretariat. | G 7 File No. 64 of 1915.

Serial No.

623

Yes; a policy in the Public Branch may be assigned for a consideration i.e. mortgaged & therefore the nominee cannot be changed at the pleasure of the insured.

JM 7/5

power to accept nominations. The object of these restrictions is to take away all negotiable value from these documents & rule 23 is worded accordingly. In the case of the general public however such restrictions cannot be made and we have to follow the practice of private Companies. Rule 23 suggested follows such practice.

(Vide page 13 of Mintad Company's rules put up)

Init 22/4 BDM

FL (Seal)

JM 24.4.16

JM 7/5

Dewan)

16+5

6017 7.5.16

105 These proposals may be brought up for consideration at the next meeting of Council, at which the Financial Secretary may be requested to be present.

12.5.16 RC

559 13-5-16

Asso 13/5

561. 13.5.16.

Genl Secy 13/5

cs 1 cir over 2 Draft to F.S.

Leer. (Mrs comes to me to talk to enable me & thus the rules)

13.5.16

Recd from 2nd Member on 15.5

NOTE—Contn. sheet.

Draft Determination sent 13.5

Over 1671

G. R. S. 12]

General and Revenue Secretariat.

67 File No. 64 of 1915.

Serial No.	
9/16.5.16.	67 Secy. In accordance with the rules, the rules may be taken up a month hence in Council. Whenever there is heavy the financial secy. proposals which have been already subjected to scrutiny along discussion might be obtained. GJ 16.5
625 17.5.16.	68 Secy Mysore GJ 16.5 Done 16/5
	P.J.O

NOTE—Contn. sheet.

GPB —70,000—17-12-15

(3)

(For disposal at next meeting.)

(Recirculated 13.5.16)

No. C. 277

23.3.1916.

GENERAL AND REVENUE SECRETARIAT.

Council Matter.

SUBJECT.

(Clause viii of the Schedule).

109

Draft Rules for working the scheme for extending the benefits of the State Life Insurance to the general public.

CIRCULATED TO THE MEMBERS OF COUNCIL.

By Order,

D. M. Narasinga Rao

22nd March 1916

Secretary to Government.

Extraordinary Member of Council. Seen.

First Member of Council. Seen by the First Member of Council.

Second Member of Council. 28.3.16.

WD 2012—GPB—1 000—9-2-16

Extract from the Proceedings of the 384th Meeting of the Council of His Highness the Maharaja, held at Bangalore, on the 20th May 1916.

120

3. SUBJECT.- (Clause viii of the Schedule).

Draft rules for working the scheme for extending the benefits of the State Life Insurance to the general public.

OPINION OF THE COUNCIL.

121

It is not desirable to entertain any canvassers. The consent of a prior nominee should be unnecessary to make a fresh nomination. The foreword may be omitted. Rule 14 may remain as proposed, i.e., one month's time for payment of the first premium is enough. Rule 7 may stand. The pictures may be omitted. In other respects the draft rules may be approved.

(Sd.) M.Visvesvaraya,
DEWAN OF MYSORE.

122

"EXTRACT"

D. M. Narasimha Rao

Secretary to Government,
General Department.

W. D. 1364—GPB—500—14-12-15

(3)

G. R. S. 12]

General and Revenue Secretariat. | File No. of 191

Serial No. 7F 123

Extract from the Proceedings of the Council is put up.

Forwarded with compliments to the Secretary to Government..., Financial Department, for favour of necessary further action.

By Order,

D. M. Narasuggles 23/5

Secretary to Government,
General Department,

1831

12 4

~~7F~~ On some points I beg to differ from the opinion of the Council. I state them below in due order.

NOTE—Contn. sheet.

W D 2382—GPB—500—20-3-16

Opinion of Council.	Financial Secretary's Representations.
1. It is not desirable to entertain any Canvassers.	When Government have sanctioned a business Scheme and want to work it, it is very desirable that the conditions of working should be such as may lead to success. It is no use sanctioning an Insurance scheme for the benefit of the rural population unless an agency is organised to bring home to the population the benefits of such scheme. The very benevolent intention of Government, in sanctioning, the scheme will be frustrated and the scheme may remain a dead letter unless a suitable propogandic agency is employed at the beginning to popularise it. The idea being new to our rural population this is very necessary. Government need not hesitate to adopt business methods when they have business undertakings in hand. If, however, there is any particular objection to use the word "Canvassers" I would recast ~~the~~ Rule 27 as follows:- "The Insurance Committee may appoint persons to explain the objects of the scheme to the rural population and to help people in obtaining policies The conditions of such work and rates of remuneration therefor may be learnt on application to the Secretary to the Insurance Committee." In my opinion if the scheme is to be the success it deserves to be, Rule 27 as thus modified must remain.
2. The Consent of a prior nominee should be unnecessary to make a fresh nomination.	2. I think such consent is absolutely necessary. Insurance Policies in the Public Insurance scheme must be documents on which a loan may be raised. Who will lend money on the assignment of a Mysore Government Insurance Policy to the

Opinion of Council.	Financial Secretary's Representations.
	Policy-holder if the Policy-holder at any subsequent time can cancel the nomination and substitute a fresh nominee. Nomination without monetary consideration may however be changed without the consent of the original nominee. In this view the last paragraph of Rule 23 may be changed as follows:- "An insured person making a nomination may cancel it or make a different nomination at any time. ~~If the original~~ In the case of a nomination is made for a monetary consideration the consent of the original nominee should be obtained to any change being made in it. With this view it should be stated ~~during~~ at the time of each nomination whether it is ~~with~~ free or ~~without~~ for a consideration."
3. The foreword may be omitted.	3. Our Insurance rules will be placed in the hands of villagers who have never heard of Insurance before. This is the point which seems to have been overlooked by those who want the foreword to be omitted. How can the villager understand the rules without a brief foreword or introduction. If a man who does not know anything about Insurance begins to read the rules as from the middle of page 3 the whole thing will be absolutely unintelligible to him. ~~The~~ A Canarese translation of the rules is ready and ~~has been~~ is being submitted to Government. Is it the intention that the foreword should be omitted in the Canarese Edition also. We have not started the State Insurance scheme simply to compete with the numerous Companies working here; but with the chief

2206

Opinion of Council.	Financial Secretary's Representation.
	object to make the Insurance known to and popular with a class who are now unfamiliar with the ideas of Insurance. If this is taken into consideration I hope it will be admitted that the foreword is very essential. The rules alone are sufficient for townspeople who receive visits from Insurance canvassers everyday and know all about Insurance. But the villagers in the interior, the bare rules without any introduction will be unintelligible.
4. The pictures may be omitted.	4. This is a matter of taste and opinion. ~~Generally~~ Many of the Insurance Prospectuses have got pictures on the cover, The idea being to make them as attractive as possible. Our object being to popularise the Insurance amongst the masses, it was considered that the portrait of His Highness the Maharaja ~~may~~ might be graciously permitted to be inserted ~~as~~ it would greatly help in securing this object and in inspiring confidence. I pray that in the interest of the scheme this concession may be allowed.. However, if there is any serious objection about the pictures I don't wish to press the point.

25-5-16

DSN

DSN submitted

DSN

A draft Submission note is put up

Asst) A typed copy of the D.S. N is submitted as revised by Asst.

Asst)

6536
6.6.16

Dewan)

(P

C. 277. 30)

G. R. S. 12]

General and Revenue Secretariat. Genl Fin. File No. 64 of 1915. 16.

(Public Insurance)

Serial No.	
127	The Gen. Secretary should be good enough to discuss the details with me & revise the Draft Govt Order if necessary. 20.6.16. [illegible] Dear 21/6
128	Discussed. A revised D.S.N. is suggested. Dear 23.6.16. Dewan) 27/6

6803
27.6.16

NOTE—Contn. sheet.

GPB—70,000—17-12-15

3/1/32

Submitted to His Highness.

B.

129 I submit herewith draft rules, received from the Secretary to the State Life Insurance Committeee, for bringing into operation the scheme, recently sanctioned by His Highness, for extending the benefits of the State Life Insurance to the non-official public.

X

130 2. The draft is prepared on the lines of the rules in force for the official Branch of the State Life Insurance and has been examined and revised by the Financial Secretary.

131 3. The rules were considered in Council on the 20th May last and the opinion of the Council is that the rules as revised by the Financial Secretary may be approved, subject to the omission ofthe following:-

Page 25 of offici notes.

(i) the pictures and the foreward,

(ii) paragraph 3 of Rule 23 requiring the consent of the prior nominee for making a fresh nomination, and

(iii) rule 27 providing for the entertainment of canvassers for securing business.

132 4. The omission of Rule 27 as well as the pictures and the foreword is suggested as the Council do not consider these means of advertising a serious Government concern desirable and some of the members of the Insurance Committee are also of the same opinion. It is also deemed unnecessary to require the insured to obtain the consent of the prior nominee for making a fresh nomination. There is no such provision as pointed out by the Extraordinary Member in the rules of insurance applicable to Government servants and no difficulty arising from the absence of this restriction in their case has been brought to notice.

Q

1335. The Financial Secretary has recorded his further representation on pages 27 to 29 of the office notes, but this is more an administrative than a financial matter.

1336. I solicit His Highness' sanction to the recommendation* of the Council.

*Page 25 of office notes, 1332.

M. Vasconcellos
25th June 1916.

Record of Cases submitted for the Orders of His Highness the Maharaja

Subject.

135 *Draft rules for working the scheme for extending the benefits of the State Life Insurance to the general public.*

7

126 ***Order.***

~~KRM~~

31/7/16

137 Fit Sanctn

4.7.16. ko

F(Estt)

138 Issue order today if possible. Tomorrow at the latest.

5/7 138 Done

G. R. S. 12]

General and Revenue Secretariat. | 67 File No. 64 of 1915.

Serial No.

1460

Law Draft Subd. Reference is herewith submitted to the following points:

1461 The Insurance office note states in regard to the 4 policy forms that these will be submitted by the Govt Advocate before they are finally adopted. It is not known whether this has been done accordingly.

1462 It is also for consideration whether the rates do not require to be scrutinized by an Actuary as no Table appears to have been based on selected from the Public Branch the others on the rates in another form and other forms Companies & whether the selection may not affect accurate results. and an agreement between the two sets of tables is necessary

1463 Draft order is submitted Jesert 6/7.

1464 of the 6th by

5 To The Secretary Insurance Committee, Compt. Dy: Comms & Heads of Depts No: 7E173-222 & 7.7.16

Approves the Rate rules with modifications

NOTE—Contn. sheet.

GPB—70,000—17-12-15

INSURANCE (Public Branch).

FOREWORD

This has been inserted to explain the obvious advantages of Life Insurance.

INSURANCE (Public Branch).

1. Needs no explanation except that the expression "Non-official Public" has been adopted from the G.O. referred to in this rule.

2. Same as in the Rules for the Official Branch.

3. Same as in the Official Branch with a slight change in the definition of "Policy so as to include the different kinds of Policies proposed to be issued under these Rules.

MANAGEMENT.

4. As provided for in the G.O.No.2704-53/G.F.64-15-1 dated 16th December 1915, which sanctions the extension of insurance to the non-official public.

GUARANTEE .

5. Same as what is contained in Rule 7 of the Official Branch.

6. As in the G.O. of 16-12-1915 with the provision for Government Servants obtaining other kinds of Policies not provided for in the Scheme applicable to them .

7. The G.O. sanctioning the extension fixed the maximum at Rs 2,500. On a careful consideration this sum is found to be rather low and in order to allow greater scope to proposers it is proposed to be raised to Rs 5,000. It will in no way be unsafe to have this maximum considering the sufficiency of the rates and the persons that are likely to take up Policies anywhere near it. The Senior Surgeon has accepted full responsibility in the matter of making suitable arrangements for Medical Examinations.

. Though the adoption of 4 systems of Life Insurance are contemplated in this Rule, it will be found [illegible] that only the two main systems contemplated in the G.O. sanctioning the extension, are really adopted i.e. the Whole Life and Endowment systems.

Office of Senior Surgeon, Mysore Govt.

D,O,No,77. Dated, Bangalore, 25/26th Jan.16.

My dear Sir,

I return herewith pages 3 and 4 of the draft rules relating to the procedure of dealing with insurance papers, sent for my perusal with your D.O. No. 14 dated 21-1-16. I have gone through paragraphs 11 to 13 relating to medical examinations and agree that the procedure laid down therein may be adopted.

Yours sincerely,

(S/d) T.V.Arumugam

Senior Surgeon.

To

Rajamantrapravina Diwan Bahadur
J. S. Chakravarti Esq., M.A., F.R.A.S.,
Secretary, Life Insurance Committee, Bangalore

"COPY"

Asstt: Secretary

Tables I & II give the rates for whole life Policies, in the first case premium being payable throughout life and in the second case only during a limited period. In both cases the sum assured is payable at death of the insured.

Table III contains the rates for issue of Endowment Policy. The maturity of the Policy is placed at 45, 50 or 55 instead of at 55 or 60, as contemplated in the G.O.

Table IV, though it is called the Children's Endowment system, is really of the nature of the Endowment -- Scheme comprised in Table III.

Under both the systems the Policy is effected on the life of the Contributor. The premium and the sum assured is received by him with this difference viz, under Table III the premium is paid till the insured attains a fixed age; under Table IV, it is paid for a fixed period and the payment of the sum assured depends also upon the attainment of a stipulated age by the Child or the nominee and only the premium is returned in case of death of the nominee.

8. It would do for the present to have the District and Taluk Treasuries as Centres for supply of forms. As business expands other places may be fixed upon.

9. The Certificate required in clause (a) of this Rule is for the purpose of determinating whether the proposer is or is not a native of Mysore or a permanent resident -- therein to whom alone the Rules are applicable. So as to give as little trouble as possible to the proposer, it is thought enough to get this certificate signed by a Government employee with the safe-guard that he should not be a menial. As the identification of the proposer or the insured is of utmost importance all through to avoid frauds, a provision is made for it at the very outset, and in -- clause (b) for proof of age. The Evidence of age will be the same as is required in the Official Branch.

10. The attestation by a known person of the mark or -- thumb impression of an illiterate proposer is absolutely necessary and this rule provides for it.

11 to 13. The procedure prescribed in these Rules for the Medical Examination of proposers and for obtaining the -- opinion of the Senior Surgeon on such the Medical Report, has been adopted in consultation with the Senior Surgeon who has agreed to it as per his D.O. hereto appended. As

identification of the proposer at the time of Medical Examination is of utmost importance, the examining Medical Officer is required in Rule13, to carefully verify the identification marks given in the Certificate accompanying the proposal. When special precaution is considered necessary identification is required to be made by witnesses.

As in Private Companies the fee to the Medical Officer will be paid by the Committee. Some Companies require a deposit which is forfeited if the life is accepted after Medical Examination but the proposer withdraws thereafter. It is not desirable to insist on such deposits in our case. But Canvassers will be held responsible if any proposer introduced by them withdraws after Medical Examination and they will be mulcted in their commission. The rate of Medical fee will be Rs 2/- for all proposals less than Rs 500 and Rs 4/- for proposals of higher amount.

14. Unlike the procedure obtaining in the Official Branch, this rule provides for issue of the Policy after payment of the 1st premium as obtaining in all Private Life Insurance Offices. It would not be so convenient as in the Official Branch to have the first premium paid after the issue of the Policy. Generally only yearly, half-yearly & quarterly payments of premium are proposed to be accepted as in most cases the payments would be small. Monthly payment however is also provided for in cases where the annual premium payable exceeds Rs 48/- which is the highest amount in the cheapest of the tables of rates.

Note to Rule 14. Age reckoning for issue of Policy.

This is the same as what is obtaining in the Official Branch.

In some cases the rates given in the tables are calculated on the basis of age next birth-day but the difference is negligible.

15. A [illegible] Completion payment [illegible]

of the 1st premium and this is accordingly provided for in this Rule. It may however be pointed out that it is not necessary that the premium paid should be for the whole year. It may be the yearly amount or the half-yearly or quarterly instalment of it. The Policy would be in force only -- during the period covered by the payment.

16. Provides for payment of renewal premiums.

17. The grace days allowed in this Rule for payment of renewal premiums are the same as in all Insurance Offices so far as the Monthly, Quarterly, and half-yearly payments are concerned. In the case of annual payments a grace of 60 days is provided, for the reason that no harm would be caused by it to anyone and it would give greater facility to insured persons to pay large amounts.

18. This rule prescribes the point of time at which a policy lapses. It does not lapse during the grace days permitted as is the universal rule in all Insurance Offices.

19. In many Insurance Offices the time allowed for re renewal of a lapsed Policy without a Medical Certificate and on the insured making a solemn declaration is one year but to be on the safe side only 6 months are provided in this Rule and the declaration is required to be signed before a Magistrate so that as far as possible no false declaration might come up. Beyond those 6 months a Medical Certificate, is required from a Medical Officer approved by the Committee. Though this rule is apparently more rigorous than what obtains in other Insurance Offices, it is desirable to have it at the commencement. Again the Surrender Value generally allowed in private Life Offices ranges from 33 to 50 per cent. In our Official Branch it ranges from 40 to 97 per cent

according to duration of a Policy. It is only after sufficient experience is gathered that anything approaching the system in the Official Branch can be adopted. A 40% Surrender Value which is more than what is given by Insurance Offices in generality of cases is fair and has accordingly been provided for at present.

20 The Condition of issue of Paid-up Policy provided for in this Rule in respect of an endowment Policy is the same as what is provided for in Rule 10, of the Official Branch.

As regards the issue of a Paid-up Policy in respect of a Whole Life Insurance Policy, it has to be determined for each individual case based upon the duration of life of the insured at the age at which he claims a Paid-up Policy

21. The Rule is self explanatory.

22 & 23. Same as what is provided for in the Official Branch and standing practice.

24. Five years is the maximum period at which an actuarial Valuation is generally resorted to and it is accordingly provided for in this Rule with an explanatory note as to how the surpluses, if any, will be utilised so as to convey a clear idea to the insured persons.

25. The cost of a Policy form or a premium receipt book is not likely to be more than an anna each but as clerical work also is involved in issuing them a fee of 4 annas for the former and annas 2 for the latter is provided for in the case of the issue of duplicates.

26. Requires no explanation.

27. As it is indicated in the G.O. that Canvassers would be appointed, provision is made for it in the Rules. The rate of commission to be paid will have to be determined.

Various practices obtain in various offices, e.g. Commissions ranging from 25 to 50% on the first payment and 2½% on renewals. In the Oriental, Empire and Standard, the commission allowed is said to be 10% on the 1st premium, 5% on renewals with some bonus on the face value of the business secured. For our purpose,

It is sufficient of the appointment of Canvassing Agents is governed by the following conditions:-

Appointments of Agents.

(1) Agents should be reliable and educated persons of influence and good social position. Certificates from well-known persons will be required to prove such qualifications.

(2) Agents should undertake to make good to the Committee charge on account of medical examination at the rate of Rs 4/- for each case in which the life is accepted at ordinary rates but no insurance is effected owing to default of the proposer.

(3) Agents should not collect premium or give any receipt on behalf of the Committee.

(4) Commission will be paid half-yearly at the following rates:-

If Policies aggregating Rs 50,000 or more are issued during the half year out of his cases 15% of 1st premium.

do do Rs 20,000 or more do do 12½% of first premium

In all other cases 10% of first premium.

No commission will be given on renewals.

(5) Government Servants may in special cases be allowed to act as Agents if the head of the Department certifies that their legitimate duties will not suffer thereby. Ordinarily, such certificates should be given only in the case of officials who come into intimate contact with the people in the discharge of their duties but do not exercise any official power over them.

(6) The decision of the Committee in all matters connected with the appointment of Agents will be final.

28. Grant of loans within the Surrender Value of Policies is prevalent in all Insurance Offices and such a provision would be necessary to make the Scheme attractive. Investment

in loans on its own policies is considered one of the best forms of investment of the funds of an Insurance Office. Although ~~accordingly~~ no provision has been made therefor in the Rules for the same, suitable provision has been made therefor in the Rules for future action.

Proposal Form

Same as in use in the Official Branch with a slight modification on the first page.

Domicile Certificate

Explained against Rule 4.

Policy Form.

Four forms have been designed on the model of the form in use in the Official Branch to suit the four systems of insurance proposed to be adopted. These forms will be got approved by the Government Advocate before they are finally adopted.

Form III-A for issue of whole life Policy on which premium is payable throughout the life of the insured.

Form III-B. For issue of a Policy the sum assured by which is payable on the death of the insured while the premium is payable for a limited period.

Form III-C. For issue of Endowment Policy payable at ages ~~at~~ 45, 50 or 55 or previous death.

Form III-D. For issue of a Policy in connection with Endowment for Children. The sum assured by this Policy is payable to the insured after payment of the premium for the stipulated period and attainment by the nominee of the stipulated age.

TABLES

I. The rate of premium for each age has been arrived at by taking the average of the premium of the following five

five Insurance Offices:-

1. Oriental Bombay
2. Standard
3. Empire of India, Bombay
4. Phoenix and
5. North British and Mercantile.

In the Oriental figures for ages from 41 to 45 were not available and approximate figures based on those for the previous ages have been adopted in arriving at the average.

II. The average of 5 Offices (with the "Royal" substituted for the "Standard" in the list in the foregoing paragraph) has been taken for this table.

III. This table gives the average rates of the following 5 Offices for ages 45 and 50.

1. Norwich Union
2. Royal
3. Oriental Bombay
4. North British and Mercantile
5. Swadeshi, Bombay

Figures for ages 31 to 35 in the rates for 45 years and 36 to 40 for the 50 years tables are not available in the "Royal" "North British and Mercantile" and Swadeshi" and approximate figures were taken to arrive at the average. For the table for 55 years, the rates of our Official Branch has been adopted.

IV This table gives the average of the rates of the following 4 Offices.

1. Norwich Union
2. Great Eastern
3. Phoenix and
4. Empire of India

from 10 to 18 annual payments and the average only of the Great Eastern, Phoenix and Empire of India for the 19 and 20 annual payments. Norwich Union figures were not available for the latter two ages.

All the above Offices carry on business in India among Indians.

9th March 1916. A. Ramachandra Aiyar Esq B.A.

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OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

Bangalore, dated ...8th March.....1916.
9th March 1916.

No. 6323
Enc. 2 Proof Copies
2 2 Explanations

FROM

Rajamantrapravina Diwan Bahadur
J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., etc.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

The Financial Secretary
to the Government of His Highness
the Maharaja of Mysore, BANGALORE.

SIR,

With reference to G.O.No. 2704-53/G.F.64-15-1 dated the 16th December 1915, extending the State Life Insurance Scheme to the non-official Public and as required in Paragraph 3 of the said order, I have the honour to submit herewith for approval of Government, the draft of a set of Rules with Tables of rates appended under which the Scheme may be brought into operation immediately. These Rules have been framed on the lines indicated by those prescribed for the Official Branch but with necessary and suitable provisions applicable to the non-official Public. Marginal notes have also been entered in a separate typed copy explaining the object of each Rule and the manner in which each Table has been arrived at.

2. The Government desired that the Scheme should be brought into operation, if possible, by the 1st January 1916

But

(2

But it was not found possible within that time to draw up the Rules and frame the Tables of rates and submit the same to Government after the approval of the Insurance Committee. In order to minimise further delay they are now submitted to the Committee and Government simultaneously.

3. These Rules with the Tables of rates attached are proposed to be issued in the form of an attractive pamphlet. The gracious -- permission of His Highness the Maharaja may kindly be obtained to his Protrait appearing in it with the well-known and appropriate quotation in Sanskrit.

4. A Kanada translation of the Pamphlet is in progress and will be issued with necessary modifications after the English version is approved by Government..

5. I request that Government may be pleased to approve of the Rules and Tables with such modifications as they may consider necessary so that the pamphlet may be published early and work --- commenced. I have every hope of brisk business coming in as soon as the Rules are issued. Proof copies of the Rules have been sent to all Members of the Committeeeand if any suggestions are received from any of them they will be duly communicated to Government. But the issue of Government Orders approving the Rules -- need not be deferred until the opinion of all Members are received, for necessary alterations in the Rules may be made by Government at any time.

I have the honor to be,
Sir,
Your most obedient servant,

J. Chakravarti

Secretary, Insurance Committee.

Draft to be placed in the Printers

Delhi
8.7.647.15

Prospectus

MYSORE
STATE LIFE INSURANCE

PUBLIC BRANCH

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1916

येन येन वियुज्यन्ते प्रजाः स्निग्धेन बन्धुना।
स स पापादृते तासां दुष्यंत इति घुष्यतां॥

कालिदासः।

MYSORE STATE LIFE INSURANCE

PUBLIC BRANCH.

THE COMMITTEE.

President.

1. RAJAMANTRAPRAVINA H. V. NANJUNDAYYA, Esq., M.A., M.L., C.I.E., First Member of Council.

Members.

1. RAJAMANTRAPRAVINA DIWAN BAHADUR J. S. CHAKRAVARTI, Esq., M.A., F.R.A.S., ETC., Comptroller and Financial Secretary to the Government of His Highness the Maharaja of Mysore.
2. K. S. DORASWAMI IYER, Esq., Revenue Commissioner in Mysore.
3. DIWAN BAHADUR C. SRIKANTESVARA AIYAR, Esq., B.A., B.L., Inspector-General of Police in Mysore.
4. RAJAKARYAPRAVINA RAO BAHADUR T. V. ARMUGAM MUDALIAR, Esq., M.B., C.M., Senior Surgeon and Sanitary Commissioner to the Government of His Highness the Maharaja of Mysore.
5. RAO BAHADUR M. SHAMA RAO, Esq., M.A., Inspector-General of Education in Mysore.
6. RAO BAHADUR K. KRISHNA IYENGAR, Esq., B.A., L.C.E., Chief Engineer for Irrigation and Joint Secretary to the Government of Mysore, Public Works Department.
7. S. VENKATARANGAM, Esq., B.A., B.L., Assistant Comptroller to the Government of Mysore.

Secretary.

1. RAJAMANTRAPRAVINA DIWAN BAHADUR J. S. CHAKRAVARTI, Esq., M.A., F.R.A.S., ETC.

Joint Secretary.

1. S. VENKATARANGAM, Esq., B.A., B.L.

Assistant Secretary.

1. S. KRISHNAMACHARI, Esq., B.A.

RULES

FOR THE

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

FOREWORD.

THE sudden death of the bread-winner of a family, be he an agriculturist, an artisan, a wage earner, a trader or a salaried servant, often leaves the family in a very helpless condition. Sometimes, under such circumstances, the family owing to want of educational facilities for the younger members and from other causes undergoes permanent degradation in the social scale. Even in cases in which matters ultimately settle fairly well by another member of the family taking up the responsibilities of the deceased, there is frequently an intervening period of trouble, humiliation, misery and destitution for the poor widow and orphans.

2. Every man who is the supporter of a family and who has affection for those dependant on him must at times feel distressed at the thought that in the case of his sudden death his dear ones will be the victims of destitution and misery. But how to

provide against the contingency? He may begin to lay by a part of his income every month but it would be long before the savings would amount to a decent amount. What if death came sooner? The only way by which he can get rid of this anxiety—by which he can feel the supreme happiness that his dear ones will not be destitute after his death—is to effect a LIFE INSURANCE.

3. Schemes of life insurance are possible because all people will not die suddenly at an early age. Only a few people will so die and it is only these cases that will need relief. Every insured pays a small premium annually and feels confident and satisfied that in case he dies his family will get the specified substantial relief. If unfortunately he does die the relief comes at once.

4. Life Insurance is not new either in Mysore or in other parts of India. Through the exertions of many companies and their agents the benefits of insurance have become well-known amongst the higher classes of the population. But there are reasons to think that if the Government undertakes insurance work the benefits of insurance will spread more readily amongst the people of the State. The people themselves through their spokesmen in the Representative Assembly have for a long time demanded that the State Insurance Scheme for Government Servants should be thrown open to the Public. The Industries and Commerce Committee of the Economic Conference has also expressed the opinion that a Scheme of State Insurance for the

public will lead to far-reaching beneficial results. The Government have accordingly sanctioned the Scheme of State Insurance for the public after full consideration.

5. The Government of His Highness the Maharaja do not desire to secure any gain to the State Revenues by the introduction of this scheme. The Scheme of State Insurance for the public has been conceived and brought into effect only for the good of the people and their economic welfare. While Government fully guarantee that all demands and claims relating to the Scheme will be met by them, they have directed that the funds should be kept earmarked and that all surpluses declared at actuarial valuations should be utilised for the benefit of the scheme or distributed amongst the insured.

RULES.

The Mysore State Life Insurance Scheme for the non-official public sanctioned in G. O. No. 2704-53—G. F. 64-15-1, dated 16th December 1915, shall be conducted under the following rules.

2. The Government reserve to themselves the right to add to or modify these Rules and the rates contained in the tables appended thereto at any time but such addition or modifications shall have no retrospective effect as regards any contract effected before the date of such alteration.

3. In these Rules—

The term "Proposer" means the person whose life is proposed to be insured.

The term "Insured" means the person who has insured his life under these Rules.

The term "Policy" means the written document containing the contract for the payment under these rules of a certain sum of money on the occurrence of the event specified therein in consideration of the premium paid by the insured.

MANAGEMENT.

4. The Scheme of Life Insurance for the non-official public shall be kept separate from the Scheme for the Mysore Government Officials but the same Committee and office that manage the latter Scheme shall manage the former also for the present. The accounts and other books of the non-official Scheme shall be separately maintained and all its business so conducted that at any time it may be entirely transferred to a new and distinct office.

GUARANTEE.

5. The amount insured by policies issued under these rules shall be payable from the Mysore Revenues.

WHO ARE ELIGIBLE TO INSURE UNDER THESE RULES.

6. Only persons who are natives of the Mysore State or are permanent residents therein shall be eligible for insurance under these rules. Government officials shall not be insured under these rules :

unless they are insured for the maximum amount admissible under the rules of the Official Branch or desire to have such policies as are not provided for by those rules.

NATURE AND MAXIMUM AND MINIMUM LIMITS OF POLICIES.

7. Any person may obtain an Insurance Policy on his or her own life for a minimum of **Rs. 100** and up to a maximum of **Rs. 5,000** according to any of the Schemes shewn in Table I to IV appended hereto.

PROCEDURE FOR APPLYING FOR INSURANCE.

8. Any person who wishes to insure his life under these rules, shall obtain the requisite proposal form (*Vide* Form I) from any District or Taluk Treasury. A proposal form will be supplied free to any person at such Treasuries on application either by letter or in person.

9. The proposer will fill up and sign the form and attach to it (*a*) a certificate signed by a Government employee or a Village Officer stating the native Village, Hobli, and Taluk of the proposer. On this certificate the distinctive physical marks of identification of the proposer should be carefully noted or if there are no such prominent marks his right and left thumb impressions carefully taken. (*b*) a document of the kind referred to in the note at foot of the proposal form proving his age.

But does not his or her imply that women are eligible?

Women

Note 1. Females are eligible for insurance but in their case a small extra premium may be charged which will depend on their civil condition and other circumstances.

Note 2. Lives exposed to military risks may be accepted on terms which will be intimated on application. The same remark applies to persons following other hazardous occupations.

any

? If males in the first case

ies / one or more /

Certificate re conduct, character etc?

Note 2. It would be better to provide a general rule that the tables given refer to ordinary lives, but that cases of persons with hazardous occupations (such as Military men &c) will be subject to Special rates which will be quoted on application.

He will then send the proposal with its accompaniments to the Secretary to the Insurance Committee.

10. If the proposer is illiterate, the certificate referred to in rule 9 must bear his thumb impression.

MEDICAL EXAMINATION.

11. The Secretary shall arrange as early as practicable after the receipt of a proposal, for the Medical Examination of the proposer in consultation with the Senior Surgeon. Notice shall be sent to the proposer by the Senior Surgeon giving the name of Medical Officer by whom the examination will be conducted.

The Medical Officer will communicate to the proposer the time and place of the Medical Examination. In fixing such time and place the convenience of the proposer as stated in his application will be consulted as far as possible.

12. The applicant shall appear before the said Medical Officer at the appointed time and place and answer truly all the questions contained in the form of the medical report and any other that may be necessary for making a complete medical report.

13. The Medical Officer will send his report and connected papers in a sealed cover to the Senior Surgeon who will forward it to the Secretary Insurance Committee with his own remarks. All matters regarding insurance cases shall be treated as strictly

confidential in all offices. The Medical Officer must carefully verify the distinctive indentification marks given in the certificate attached to the proposal form. In all cases in which there are explicit instructions in the matter, the thumb impression of the proposer should be taken by the Medical Officer in the proper place on the medical report form. In cases in which he is so requested by the Secretary or the Senior Surgeon, the Medical Officer, should, when asking the proposer to appear before him, require the proposer to bring with him satisfactory witnesses for his identification and he should attach the statements of such witnesses to the Medical report.

ISSUE OF POLICY AND PAYMENT OF FIRST PREMIUM.

14. When a proposal for Life Insurance has been accepted due notice thereof in writing shall be sent by the Secretary without delay to the proposer calling upon him to pay into any Government Treasury the first quarterly, half-yearly or the yearly life insurance premium as has been agreed upon, within thirty days from the date of notice and to forward the Treasury Receipt therefor to the Secretary to the Insurance Committee. On receipt of the said Treasury Receipt, a life insurance policy shall be prepared in the appropriate Policy form appended to these Rules signed by the Secretary to the Insurance Committee and forwarded to the insured by registered

post with a receipt book for recording subsequent receipt of premium. If the proposal has been rejected or otherwise dealt with the Secretary shall communicate the same to the proposer.

In cases in which the annual premium exceeds Rs. 48, arrangements will be made if the policy holder so desires to receive the premium in monthly instalments, which will be one-third of the quarterly premium taken to the next higher anna.

NOTE.—For the purpose of issue of a policy the age of the proposer shall be taken to be the age at his last birthday, or next birthday, whichever may be the nearest to the date on which the first premium has been paid. If it be equidistant, it shall be taken to be the age at his last birthday.

LIFE INSURANCE CONTRACT TAKES EFFECT FROM DATE OF FIRST PAYMENT.

15. A life insurance contract shall have effect from the date of payment of the 1st instalment of the insurance premium, notwithstanding the issue of a policy on a different date. If the first instalment payment is not made within the time specified in Rule 14, the whole proceedings shall stand cancelled and they shall commence *De Novo* if the proposer desires to come up again.

PAYMENT OF SUBSEQUENT PREMIUM.

16. Instalments of the insurance premium for each subsequent quarter, half-year or year as has been agreed upon by the insured shall fall due to

be paid on the first day beginning the quarter, half-year or the year. The Officer in charge of the Treasury into which the premium is paid shall acknowledge the payment under his initials and date in the Receipt Book produced therefor. The period for which the insured at first agrees to pay premium, may be changed to any other at any time to suit his convenience by applying to the Secretary to the Insurance Committee. In cases in which premium is paid half-yearly, quarterly or monthly the balance of the years premium will be deducted from the assured amount before it is paid.

17. A grace of 15 days for monthly and quarterly payments, of 30 days for half-yearly payments and 60 days for yearly payments is however allowed.

EFFECT OF NON-PAYMENT OF PREMIUM.

18. A life insurance policy the premium due on which has not been paid in the manner provided in Rules 16 and 17, shall not lapse if the insured dies within the period of grace and the sum assured by it shall be paid to his nominees or legal heirs declared as such by a competent Court of Law in the Mysore State after deducting the premium due. Otherwise it shall lapse and ~~all claims to the sum~~ assured by it forfeited.

What is it?

HOW A LAPSED POLICY MAY BE REVIVED OR SURRENDER VALUE SECURED.

19. A lapsed policy may be revived on payment of all arrears of premium with compound interest at 4 per cent per annum, (1) if application for renewal is made within 6 months from the

date of lapse accompanied by a declaration signed by the insured before a Magistrate to the effect that the insured continues to be in good health, and (2) if made at any time thereafter, by production of satisfactory detailed medical certificate obtained from a Medical Officer to be approved by the Committee on payment to him of a fee of Rs. 4. If it is not so revived, a surrender value of not more than 40 per cent of the premium paid without interest may be obtained on application within a year from the date of default to the Secretary to the Insurance Committee to whom the policy should be surrendered.

Which default ? Is it from date of lapse ? May be clearly stated.

6/3/16

CONDITIONS OF ISSUE OF PAID-UP POLICIES.

20. A lapsed ENDOWMENT POLICY which has been in force for not less than 3 years may be exchanged for a fully paid-up policy, the amount of which shall bear the same proportion to the original amount assured as the premium paid bears to the amount payable if the insured lives till he completes the stipulated age.

A lapsed WHOLE LIFE POLICY which has similarly been in force for not less than 3 years may also be exchanged for a paid-up policy the amount of which will be intimated on application.

PAYMENT OF POLICIES.

21. The amount assured by a policy issued under these rules, if it is an ENDOWMENT POLICY

shall be paid to the insured after its maturity in the ordinary course. If it is WHOLE LIFE POLICY or in cases of endowment policies in which the claim arises by death, the payment will be made to the surviving registered nominee of the insured (*Vide* Rule 22) or his legal heirs as the case may be, on surrender of the policy.

REGISTRY OF NOMINATION.

22. An insured person may apply to the Secretary to the Insurance Committee in the form prescribed therefor to register the name of any person whom he may wish to nominate to receive the amount assured by his policy in case of his death and the amount shall be paid to such nominee, or if the nominee is a minor, to his appointed guardian, on satisfactory proof of death of the insured and on surrender of the Policy. Should the insured die without registering his nominee or before his nomination application has been accepted by the Insurance Committee, the amount shall be paid to his legal heirs declared as such by a competent Court of Law in the Mysore State and on the surrender of the Policy.

NOTE.—An authenticated extract from the MORTUARY REGISTER of the place where the insured has died and the statement of two respectable persons who have personally attended the cremation or the burial of the dead body of the insured, may be considered sufficient proof of death.

23. When the person nominated dies before the insured, the nomination becomes *Ipso Facto* void and the heirs of the nominee will have no claim.

When more than one person are nominated, the sum assured will be payable to all of them jointly or to survivors at the date of death of the insured. The heirs of nominees dying before the insured will not be recognised.

An insured person making a nomination may cancel it or make a different nomination at any time with the consent of the original nominee.

MISCELLANEOUS.

24. An actuarial valuation of the assets and liabilities of the Funds of the Life Insurance Scheme Public Branch shall be made once in FIVE years.

As the Government of His Highness the Maharaja do not desire to derive any profit from the Public Insurance Scheme, surpluses declared by the Actuary will be distributed amongst the policy holders or otherwise utilized for increasing the stability and soundness of the Fund. The decision of Government in such matters will be final.

25. If an insured should lose his Policy or a Premium Receipt Book, a duplicate thereof may be issued to him by the Committee on his paying a fee of four annas for the Policy and two annas for the premium Receipt Book.

26. False information furnished by a proposer or an insured or production of any false evidence in the matter of the insurance of his life or other points connected therewith shall render his policy

null and void and the premiums paid by him shall be forfeited.

27. Approved canvassers for securing business under these rules will be paid a fair commission, the terms of which may be obtained on application to the Secretary to the Insurance Committee.

28. Loans on policies issued under these rules and other usual facilities will be provided for gradually under separate rules framed in that behalf.

M.S.L I.
P.B.

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

PROPOSAL FOR INSURANCE.

Statements to be made by Person proposing to Insure his Life.

Instructions to Proposer.	
Your full Christian name and surname should be written on the line marked (*a*); or Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (*a*-1) and (*a*-2).	I (*a*)..... (*a*-1)..... (*a*-2)..... declare that I was born at..... Village..... Taluk (*b*)..... District..... on the.....
The place in which you were born should be stated on the line marked (*b*). If born in India, and the District or Province of birth.	(*c*)..... day of..... in the year.....so that I am.....years.....months of age on this date and in evidence thereof I attach hereto..... .....
The day of your birth and the month and year in which you were born should be stated on the line marked (*c*).	I hereby propose to insure my life for Rs..... and obtain a Policy under table.....and I agree to pay the yearly premium for it, monthly, quarterly, half-yearly or yearly and I further bind myself to abide by all the rules framed by the Mysore Government in this behalf and all the orders issued by the Mysore State Life Insurance Committee in conformity therewith. It will be convenient if the place of my Medical Examination is near .....Village.....Hobli and the time of such Examination about the month of.....

Dated.....the day.....191

.....
Signature of Proposer.

Note.—If the Proposer be a Christian, he should attach his Baptismal Certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he should forward his horoscope or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements in regard to his date of birth, of two respectable persons, preferably of his close relatives, executed before a Magistrate or an officer of Government not below the rank of an Amildar.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Space for thumb impression before the Medical Officer	
Left	Right

Signature of the Proposer.

Dated day of 191 .

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.)

1. What is your age and caste? ...	
2. If parents are living, state present age and state of health of—	
Father	
Mother	
If dead, state age at and cause of death of—	
Father	
Mother	
3. What are the respective ages and state of health, of your brothers and sisters now living? Give the age at and cause of death of any who have died.	
4. Have you ever suffered from—	
(*a*) Malarial fever?	
(*b*) Other fevers?	
How often have you suffered and when last?	
5. Have you ever suffered from rheumatism?	
6. Have you ever met with any serious injury? If so, state its nature and when it occurred?	
7. Was your life ever before proposed to be insured with the State Life Insurance Committee, or with any private Insurance Company, and if so, with what result in each case?	

Questions to be answered by Medical Officer examining the Proposer.

1. What is the Proposer's general configuration and physical development?	
Height	ft. in.
Weight	st. lbs.
Circumference of chest	Inches.
2. Is his appearance that of a person of the age stated?	
If not, state his (or her) age by appearance	
Respiration.	
3. Have you examined the lungs with the stethoscope and by percussion?	
Are they free from abnormal sounds?	
Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough?	
What is the frequency of the respiration?	

occupation?
Residence?

Circulation.

4. Have you examined the heart with the stethoscope?
(*a*) Is there any abnormal sound?
(*b*) What is the number and character of the pulse and is it equal on both sides?

Digestion.

5. (*a*) Are the spleen and liver natural in size?
(*b*) Has he ever suffered from dropsy, fistula, hæmorrhoids or hernia?
(*c*) Has he had dysentery or diarrhœa? If so, for what period, and when?

Urinary Organs.

6. Have you examined the urine? If so, what is the specific gravity?
Is there any—
(*a*) Albumen?.....
(*b*) Sugar?.....
(*c*) Is it healthy?.....

7. "State any evidence that may be forthcoming that the nervous system is or has ever been diseased."

8. Has he had small-pox, or has he been successfully vaccinated?

9. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?

10. What other defects in his health or constitution do you notice besides those elicited by the above examination.

11. State your opinion of the Proposer's life with reference to—
(1) His present health.....
(2) The state of his different organs.
(3) His constitution.....
(4) The eligibility of the life (keeping in view both the personal condition and habits and the family history).

The above declaration was signed by the Proposer in my presence.

Station.....

Date.....*191* .

Signature of Medical Officer.

Note.—Having recorded his opinion above, the Medical Officer should forward this Proposal to the Senior Surgeon to the Government of Mysore.

M.S.L.I.
P.B. 2

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

Certificate of Domicile.

I hereby certify that.....
son of.....who proposes
to insure his life is a native of.....
Village.....Hobli.....
Taluk.....District. He bears the
following personal physical marks of identification.
He is sober and temperate ~~and~~ in his habits.

1.....

2.....

3.....

LEFT THUMB	RIGHT THUMB

The marginal left and right thumb impressions of the proposer have been taken in my presence.

Place..... Signature.....

Date..... Designation.....

M.S.L.I.
P.B. III-A

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

WHOLE LIFE POLICY No.....

WHEREAS.....son of .....(hereinafter called the Insured) has contracted with the Government of Mysore for payment after his death of the sum of Rupees ( ) .....and has deposited a Proposal and Declaration, dated the.....day of.....191 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or instalment thereof of Rs.....on the.....day of the month of.....in the year.....19..... and of the subsequent annual premiums or instalment thereof of Rs.....to be paid commencing from the..... day of the month of.....in the year 19.....and ending with his death in the manner prescribed in Rules framed by the Mysore Government in that behalf, the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to the payment, on behalf of the Mysore Government, of the said sum of Rs.....to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of the death of the said.....

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.*, It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The date of the birth of Insured is hereby admitted to be.....

Secretary to the Insurance Committee.

Bangalore,

The.....day of.....191 .

M.S.L.I.
P.B. III-B

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

WHOLE LIFE POLICY No.....

LIMITED PAYMENTS.

WHEREAS.....son of .....(hereinafter called the Insured) has contracted with the Government of Mysore for payment after his death of the sum of Rupees ( ) .....and has deposited a proposal and declaration, dated the.....day of..... .....19 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or instalment thereof of Rs.....on the..... day of the month of.....in the year..... 19.....and of the subsequent annual premium or instalment thereof of Rs.....to be paid commencing from the .....day of the month of..... .....in the year 19..... and ending with the.....day of the month of..... in the year 19..... or until his death whichever shall first occur in the manner prescribed in Rules framed by the Mysore Government in that behalf, the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to payment, on behalf of the Mysore Government, of the said sum of Rupees .....to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the policy and after the production of satisfactory evidence of the death of the said.....

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.* It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The date of birth of the Insured is hereby admitted to be .....

Secretary to the Insurance Committee.

Bangalore,

The.....day of.....19 .

M.S.L.I.···P.B. III D

MYSOSE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

POLICY No.....

ENDOWMENT FOR CHILD.

WHEREAS.....son of.....(here inafter called the Insured) has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees( ) .....for the benefit of..... ..... (hereinafter called the nominee) and has deposited a Proposal and Declaration, dated the.....day of.....191 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or an instalment thereof of Rs..... .....on the.....day of the month of.....in the year.....191 ; and of the subsequent annual premiums or instalments thereof of Rs.....to be paid commencing on the..... .....day of the month of.....in the year 191 , and ending with the..... .....day of the month of.....in the year 191 , in the manner prescribed in Rules framed by the Mysore Government in that behalf, the said Secretary to the Mysore State Life Insurance Committee shall be subject and liable to pay on behalf of the Mysore Government the said sum of Rupees..... .....to the said insured.....on satisfactory proof given of the attainment by the aforesaid nominee of the age.....years, provided that if the said insured die before the attainment by the said nominee of the age of.....years, this Policy shall become a fully paid-up policy for the full sum endowed maturing for payment on the attainment by the aforesaid nominee of the age of..... years and should the said nominee die before attaining the age of.....years, the amount of the premium paid in respect of the endowment shall be returned to the said insured or to his nominees by will or other document registered in the Office of the Secretary to the Insurance Committee. and failing such nominees, to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of death in either case.

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.* It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The dates of birth of the Insured and the Nominee are hereby admitted to be..... and.....

Secretary to the Insurance Committee.

Bangalore,
The.....day of.....191

TABLE I.

WHOLE LIFE ASSURANCES.

This Assurance provides any required sum at the death of the insured, whenever it may happen. These Policies afford an easy and economical means of making provision for family and other dependents, in the event of early death of the insured person.

(*For table see next page.*)

M.S.L.I.
P.B.1

TABLE I.

WHOLE LIFE INSURANCE PREMIUM PAYABLE THROUGHOUT LIFE TO ASSURE Rs. 1,000 AT DEATH.

Age of proposer	Premium			Age of proposer	Premium		
	Yearly	Half-yearly	Quarterly		Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.		Rs. A.	Rs. A.	Rs. A.
20	22 2	11 1	5 9	33	30 7	15 4	7 10
21	22 9	11 5	5 11	34	31 5	15 11	7 14
22	23 1	11 9	5 13	35	32 4	16 2	8 1
23	23 9	11 13	5 15	36	33 4	16 10	8 5
24	24 2	12 1	6 1	37	34 4	17 2	8 9
25	24 11	12 6	6 3	38	35 5	17 11	8 14
26	25 5	12 11	6 6	39	36 6	18 3	9 2
27	26 0	13 0	6 8	40	37 10	18 13	9 7
28	26 11	13 6	6 11	41	38 14	19 7	9 12
29	27 6	13 11	6 14	42	40 2	20 1	10 1
30	28 2	14 1	7 2	43	41 9	20 13	10 7
31	28 14	14 7	7 4	44	43 1	21 9	10 13
32	29 10	14 13	7 7	45	44 9	22 5	11 8

EXAMPLE.—A person aged 25 years may secure a Policy for Rs. 1,000, payable at his death by paying a premium annually of Rs. 24-11-0 or half-yearly Rs. 12-6-0 or quarterly Rs. 6-3-0.

A Policy under this table affords an easy and convenient means of providing for family and other dependents, in the event of death of the insured person whenever that may happen.

TABLE II.

WHOLE LIFE INSURANCE BY LIMITED PAYMENT.

Under this Scheme the Policies are payable at death; but the premiums cease at the end of a specified term of years 10, 15, 20, 25 or 30. After that no more premiums are to be paid. These Insurances are therefore specially adapted to the requirements of those who may not wish to undertake the responsibility of paying premium in their advanced age owing to their diminished earning capacity.

(*For table see pages 26 and 27.*)

M.S.L.I.
P.B.

TABLE

PREMIUMS PAYABLE FOR A LIMITED
RUPEES 1,000

Ages	10 Years			15 Years			20
	Yearly	Half yearly	Quarterly	Yearly	Half yearly	Quarterly	Yearly
20	52 13	26 7	13 4	39 2	19 9	9 13	32 7
21	53 7	26 12	13 6	39 10	19 13	9 15	32 14
22	54 3	27 2	13 9	40 3	20 2	10 1	33 5
23	54 15	27 8	13 12	40 12	20 6	10 3	33 13
24	55 12	27 14	13 15	41 5	20 11	10 6	34 5
25	56 9	28 5	14 3	41 15	21 0	10 8	34 15
26	57 7	28 12	14 6	42 10	21 5	10 11	35 8
27	58 5	29 3	14 10	43 6	21 11	10 14	36 2
28	59 5	29 11	14 14	44 3	22 2	11 1	36 14
29	60 6	30 3	15 2	45 0	22 8	11 4	37 9
30	61 7	30 12	15 6	45 13	22 15	11 8	38 4
31	62 9	31 5	15 11	46 11	23 6	11 11	39 1
32	63 11	31 14	15 15	47 10	23 13	11 15	39 14
33	64 14	32 7	16 4	48 9	24 5	12 3	40 12
34	66 2	33 1	16 9	49 9	24 13	12 7	41 10
35	67 6	33 11	16 14	50 9	25 5	12 11	42 9
36	68 11	34 6	17 3	51 10	25 13	12 15	43 9
37	70 1	35 1	17 9	52 12	26 6	13 3	44 10
38	71 6	35 11	17 14	53 14	26 15	13 8	45 11
39	72 13	36 7	18 4	55 1	27 9	13 13	46 13
40	74 4	37 2	18 9	56 4	28 2	14 1	47 15
41	75 12	37 14	18 15	57 8	28 12	14 6	...
42	77 4	38 10	19 5	58 14	29 7	14 12	...
43	78 14	39 7	19 12	60 4	30 2	15 1	...
44	80 8	40 4	20 2	61 10	30 13	15 7	...
45	82 3	41 2	20 9	63 2	31 9	15 13	...
46	83 15	42 0	21 0	...	...	...	...
47	85 12	42 14	21 7	...	...	...	...
48	87 10	43 13	21 15	...	...	...	...
49	89 9	44 13	22 7	...	...	...	...
50	91 9	45 13	22 15	...	...	...	...

EXAMPLE.—A person aged 30 may, by stipulating to pay 31-11-0 during a period of 10, 15, 20, 25 or 30 years respectively, that happens during or after the stipulated period. The pre be found convenient in the manner set down in the table.

This form of Life Insurance has the advantage of enabl active earning period of his life and to be relieved of all anxiety

II.

NUMBER OF YEARS TO ASSURE AT DEATH.

Years		25 Years			30 Years		
Half yearly	Quarterly	Yearly	Half yearly	Quarterly	Yearly	Half yearly	Quarterly
16 4	8 2	28 11	14 6	7 3	26 5	13 3	6 10
16 7	8 4	29 1	14 9	7 5	26 11	13 6	6 11
16 11	8 6	29 7	14 12	7 6	27 2	13 9	6 13
16 15	8 8	29 15	15 0	7 8	27 9	13 13	6 15
17 3	8 10	30 7	15 4	7 10	28 1	14 1	7 1
17 8	8 12	30 15	15 8	7 12	28 9	14 5	7 3
17 12	8 14	31 8	15 12	7 14	29 2	14 9	7 5
18 1	9 1	32 2	16 1	8 1	29 11	14 14	7 7
18 7	9 4	32 13	16 7	8 4	30 6	15 3	7 10
18 13	9 7	33 8	16 12	8 6	31 0	15 8	7 12
19 2	9 9	34 3	17 2	8 9	31 11	15 14	7 15
19 9	9 13	34 15	17 8	8 12	...	...	...
19 15	10 0	35 11	17 14	8 15	...	...	...
20 6	10 3	36 8	18 4	9 2	...	...	...
20 13	10 7	37 6	18 11	9 6	...	...	...
21 5	10 11	38 5	19 3	9 10	...	...	...
21 13	10 15	...	...	...	...	...	...
22 5	11 3	...	...	...	...	...	...
22 14	11 7	...	...	...	...	...	...
23 7	11 12	...	...	...	...	...	...
24 0	12 0	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...

an annual premium of Rs. 61-7-0, 45-13-0, 38-4-0, 34-3-0 or secure a policy for Rs. 1,000, payable at his death whether miums may be paid also half yearly or quarterly as may

ing a person to secure a family provision during the most in his old age.

TABLE III.

ENDOWMENT ASSURANCES.

These assurances provide any required sum on the assured attaining a selected age or at his death if he dies previously. These contracts therefore make provision for the insured person himself in his old age on retiring from work, and also provide for his family and other dependents should he die early.

Endowment insurances form an increasing majority of the policies taken out by the insuring public.

They are deservedly *most popular, for there is no better, surer or more profitable means of investing small sums for the desirable objects referred to above.* By fixing the age at which the policies will mature at 45, 50 or 55, these policies can be adapted to the peculiar requirements of each individual case.

(*For table see next page.*)

M.S.L.I.
P.B.

TABLE III.

ENDOWMENT INSURANCE PREMIUM TO ASSURE Rs. 1,000 PAYABLE AT AGES 45, 50 AND 55.

Age of proposer	Payable at age 45			Payable at age 50			Payable at age 55		
	Premium			Premium			Premium		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
20	37 14	18 15	9 8	31 12	15 14	7 15	27 10	13 13	6 15
21	39 9	19 13	9 15	32 15	16 8	8 4	28 9	14 5	7 3
22	41 6	20 11	10 6	34 4	17 2	8 9	29 10	14 13	7 7
23	43 7	21 12	10 14	35 10	17 13	8 15	30 12	15 6	7 11
24	45 11	22 14	11 7	37 2	18 9	9 5	31 13	15 15	8 0
25	48 4	24 2	12 1	38 12	19 6	9 11	33 2	16 9	8 5
26	51 1	25 9	12 13	40 7	20 4	10 2	34 7	17 4	8 10
27	54 3	27 2	13 9	42 6	21 3	10 10	35 12	17 14	8 15
28	57 10	28 13	14 7	44 7	22 4	11 2	37 4	18 10	9 5
29	61 8	30 12	15 6	46 13	23 7	11 12	38 14	19 7	9 12
30	65 14	32 15	16 8	49 7	24 12	12 6	40 9	20 5	10 3
31	70 13	35 7	17 12	52 6	26 3	13 2	42 4	21 2	10 9
32	76 6	38 3	19 2	55 9	27 13	13 15	44 4	22 2	11 1
33	82 15	41 8	20 12	59 2	29 9	14 13	46 5	23 3	11 10
34	90 15	45 8	22 12	63 0	31 8	15 12	48 9	24 5	12 3
35	100 0	50 0	25 0	67 4	33 10	16 13	51 1	25 9	12 13
36	...	...	...	72 6	36 3	18 2	53 13	26 15	13 8
37	...	...	...	78 4	39 2	19 9	56 13	28 7	14 4
38	...	...	...	85 1	42 9	21 5	60 3	30 2	15 1
39	...	...	...	93 0	46 8	23 4	64 0	32 0	16 0
40	...	...	...	101 11	50 14	25 7	68 4	34 2	17 1
41	...	...	...	...	...	...	72 13	36 7	18 4
42	...	...	...	...	...	...	78 2	39 1	19 9
43	...	...	...	...	...	...	84 4	42 2	21 1
44	...	...	...	...	...	...	92 9	46 5	23 3
45	...	...	...	...	...	...	100 5	50 3	25 2

EXAMPLE.—A person aged 25 years may secure a policy for Rs. 1,000, payable in his 45th, 50th or 55th year by making 20, 25 or 30 annual payments each of Rs. 48-4-0, 38-12-0 or 33-2-0, respectively. These payments may also be made according to convenience half-yearly or quarterly as set down in the table.

This form of life insurance is most popular inasmuch as it not only ensures any desired sum at the specified ages of the insured when it may be wanted but also a family provision should the insured die before attaining that age.

TABLE IV.

CHILDREN'S ENDOWMENT TABLE.

The Policies granted under this Scheme are specially adapted to supply a distinct want in providing for Children. The sum assured is payable absolutely at a specified date, subject only to payment of premium during the life of the father or guardian in whose favour the policy is effected; and if this person should die before the expiration of the term, the policy becomes fully paid. Should the child die before the expiration of the term, the premiums can be refunded or the payment of premia can be continued. In the latter case the benefit of the sum assured at the end of the term would vest in the person who had effected the policy or his other representatives.

NOTE.—To find the premium, deduct the age (Next Birthday) of the child from the age when the endowment is payable and the result will show the number of annual payments. The premium will then be found from the number of annual payments in the following table according to the age of the Parent or Guardian.

EXAMPLE.—A father, aged 30 endows his child, age 1 next birthday for Rs. 1,000 payable on his child attaining 21 years of age. The annual premium is found against Parent's age 30 in the column 21 minus 1 or 20. This is Rs. 43-10-0. If the father should die while the policy is in force, the endowment becomes a paid-up-policy for the full sum assured, and matures when the child attains 21 years of age. In the event of the death of the child, all the premiums that have been paid will be refunded without any deduction whatsoever.

The parent or guardian who makes the proposal must undergo the usual Medical Examination.

(For table see pages 31 to 34.)

TABLE IV.

CHILDREN'S ENDOWMENT SCHEME.

Premium to secure endowment of Rupees One Thousand for a Child on its attainining a stipulated age.

Age of parent or guardian.	Number of years for which premium may be paid before the endowment becomes payable.								
	10 years			11 years			12 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	96 4	48 2	24 1	86 8	43 4	21 10	78 6	39 3	19 10
21	96 5	48 3	24 2	86 9	43 5	21 11	78 7	39 4	19 10
22	96 6	48 3	24 2	86 10	43 5	21 11	78 8	39 4	19 10
23	96 7	48 4	24 2	86 11	43 6	21 11	78 9	39 5	19 11
24	96 8	48 4	24 2	86 12	43 6	21 11	78 10	39 5	19 11
25	96 9	48 5	24 3	86 13	43 7	21 12	78 11	39 6	19 11
26	96 10	48 5	24 3	86 14	43 7	21 12	78 12	39 6	19 11
27	96 12	48 6	24 3	87 0	43 8	21 12	78 13	39 7	19 12
28	96 13	48 7	24 4	87 1	43 9	21 13	78 15	39 8	19 12
29	96 14	48 7	24 4	87 3	43 10	21 13	79 1	39 9	19 13
30	97 0	48 8	24 4	87 4	43 10	21 13	79 2	39 9	19 13
31	97 1	48 9	24 5	87 5	43 11	21 14	79 4	39 10	19 13
32	97 3	48 10	24 5	87 7	43 12	21 14	79 5	39 11	19 14
33	97 4	48 10	24 5	87 8	43 12	21 14	79 7	39 12	19 14
34	97 6	48 11	24 6	87 10	43 13	21 15	79 9	39 13	19 15
35	97 8	48 12	24 6	87 12	43 14	21 15	79 11	39 14	19 15
36	97 10	48 13	24 7	87 14	43 15	22 0	79 13	39 15	20 0
37	97 13	48 15	24 8	88 0	44 0	22 0	80 0	40 0	20 0
38	97 15	49 0	24 8	88 2	44 1	22 1	80 2	40 1	20 1
39	98 2	49 1	24 9	88 5	44 3	22 2	80 5	40 3	20 2
40	98 5	49 3	24 10	88 8	44 4	22 2	80 8	40 4	20 2
41	98 9	49 5	24 11	88 11	44 6	22 3	80 11	40 6	20 3
42	98 13	49 7	24 12	88 14	44 7	22 4	80 15	40 8	20 4
43	99 1	49 9	24 13	89 3	44 10	22 5	81 3	40 10	20 5
44	99 6	49 11	24 14	89 7	44 12	22 6	81 7	40 12	20 6
45	99 11	49 14	24 15	89 12	44 14	22 7	81 13	40 15	20 8
46	100 1	50 1	25 1	90 2	45 1	22 9	82 3	41 2	20 9
47	100 7	50 4	25 2	90 8	45 4	22 10	82 9	41 5	20 11
48	100 15	50 8	25 4	90 15	45 8	22 12	83 0	41 8	20 12
49	101 7	50 12	25 6	91 7	45 12	22 14	83 8	41 12	20 14
50	101 15	51 0	25 8	92 0	46 0	23 0	84 0	42 0	21 0

TABLE IV.

Children's Endowment Scheme.

Premium to secure endowment of Rupees One Thousand for a Child on its attaining a stipulated age.

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable.								
	16 years			17 years			18 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	56 10	28 5	14 3	52 11	26 6	13 3	49 4	24 10	12 5
21	56 11	28 6	14 3	52 12	26 6	13 3	49 5	24 11	12 6
22	56 12	28 6	14 3	52 13	26 7	13 4	49 6	24 11	12 6
23	56 13	28 7	14 4	52 14	26 7	13 4	49 7	24 12	12 6
24	56 14	28 7	14 4	53 0	26 8	13 4	49 8	24 12	12 6
25	56 15	28 8	14 4	53 1	26 9	13 5	49 9	24 13	12 7
26	57 0	28 8	14 4	53 2	26 9	13 5	49 10	24 13	12 7
27	57 1	28 9	14 5	53 4	26 10	13 5	49 11	24 14	12 7
28	57 3	28 10	14 5	53 5	26 11	13 6	49 13	24 15	12 8
29	57 5	28 11	14 6	53 7	26 12	13 6	49 15	25 0	12 8
30	57 7	28 12	14 6	53 9	26 13	13 7	50 1	25 1	12 9
31	57 8	28 12	14 6	53 10	26 13	13 7	50 2	25 1	12 9
32	57 10	28 13	14 7	53 12	26 14	13 7	50 4	25 2	12 9
33	57 11	28 14	14 7	53 14	26 15	13 8	50 6	25 3	12 10
34	57 13	28 15	14 8	54 1	27 1	13 9	50 8	25 4	12 10
35	58 0	29 0	14 8	54 3	27 2	13 9	50 10	25 5	12 11
36	58 2	29 1	14 9	54 5	27 3	13 10	50 13	25 7	12 12
37	58 5	29 3	14 10	54 8	27 4	13 10	50 15	25 8	12 12
38	58 7	29 4	14 10	54 10	27 5	13 11	51 2	25 9	12 13
39	58 10	29 5	14 11	54 13	27 7	13 12	51 5	25 11	12 14
40	58 14	29 7	14 12	55 0	27 8	13 12	51 9	25 13	12 15
41	59 1	29 9	14 13	55 4	27 10	13 13	51 13	25 15	13 0
42	59 5	29 11	14 14	55 8	27 12	13 14	52 1	26 1	13 1
43	59 9	29 13	14 15	55 13	27 15	14 0	52 6	26 3	13 2
44	59 15	30 0	15 0	56 2	28 1	14 1	52 11	26 6	13 3
45	60 5	30 3	15 2	56 8	28 4	14 2	53 1	26 9	13 5
46	60 10	30 5	15 3	56 13	28 7	14 4	53 7	26 12	13 6
47	61 0	30 8	15 4	57 3	28 10	14 5	53 13	26 15	13 8
48	61 6	30 11	15 6	57 9	28 13	14 7	54 4	27 2	13 9
49	61 13	30 15	15 8	58 0	29 0	14 8	54 12	27 6	13 11
50	62 5	31 3	15 10	58 8	29 4	14 10	55 5	27 11	13 14

TABLE IV.

CHILDREN'S ENDOWMENT SCHEME.

Premium to secure endowment of Rupees One Thousand for a Child on its attaining a stipulated age,

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable					
	19 years			20 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	45 10	22 13	11 7	42 14	21 7	10 12
21	45 11	22 14	11 7	42 15	21 8	10 12
22	45 12	22 14	11 7	43 0	21 8	10 12
23	45 13	22 15	11 8	43 1	21 9	10 13
24	45 14	22 15	11 8	43 2	21 9	10 13
25	45 15	23 0	11 8	43 3	21 10	10 13
26	46 0	23 0	11 8	43 4	21 10	10 13
27	46 2	23 1	11 9	43 5	21 11	10 14
28	46 3	23 2	11 9	43 6	21 11	10 14
29	46 5	23 3	11 10	43 8	21 12	10 14
30	46 7	23 4	11 10	43 10	21 13	10 15
31	46 8	23 4	11 10	43 11	21 14	10 15
32	46 10	23 5	11 11	43 13	21 15	11 0
33	46 12	23 6	11 11	43 15	22 0	11 0
34	46 14	23 7	11 12	44 2	22 1	11 1
35	47 1	23 9	11 13	44 5	22 3	11 2
36	47 3	23 10	11 13	44 8	22 4	11 2
37	47 6	23 11	11 14	44 10	22 5	11 3
38	47 9	23 13	11 15	44 14	22 7	11 4
39	47 12	23 14	11 15	45 1	22 9	11 5
40	48 0	24 0	12 0	45 5	22 11	11 6
41	48 4	24 2	12 1	45 9	22 13	11 7
42	48 8	24 4	12 2	45 12	22 14	11 7
43	48 13	24 7	12 4	46 0	23 0	11 8
44	49 3	24 10	12 5	46 7	23 4	11 10
45	49 10	24 13	12 7	46 14	23 7	11 12
46	49 15	25 0	12 8	47 4	23 10	11 13
47	50 6	25 3	12 10	47 11	23 14	11 15
48	50 14	25 7	12 12	48 2	24 1	12 1
49	51 7	25 12	12 14	48 11	24 6	12 3
50	52 0	26 0	13 0	49 5	24 11	12 6

M.S.L.I.
O. 20

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

No. 4786
Enc. 1

Bangalore, dated ...31st March...1916.

FROM

Rajamantrapravina Diwan Bahadur
J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., etc.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

The Financial Secretary
to the Government of His Highness
the Maharaja of Mysore, Bangalore.

SIR,

In continuation of my letter No. 4323 dated the 24th February 1916, I have the honour to submit herewith for orders of Government, the opinion of the Members of the Insurance Committee on the Draft Life Insurance Rules for the Public Branch, set out in a tabular form with my marginal remarks.

I have the honour to be,

Sir,

Your most obedient servant,

JOINT SECRETARY

AK-4-4.

INSURANCE (Public Branch).

The Draft Life Insurance Rules for the Public Branch which were circulated to the Committee Members have all been received.

Dr. Arumugam Moodr Messrs M. Shama Rao and K. Doraswami Iyer approve of the draft and suggest nothing.

The President, Mr. H. V. Nanjundayya considers the Rules to be all right but disapproves of the introduction.

Mr. Srikanteswara Aiyar remarks, as regards Rule 7, that if insurance for women is also contemplated it would require serious consideration.

A note to rule 7, has already been proposed in the Financial Department notes, to charge extra premium in the case of female proposers. (P 6).

He also suggests that in regard to Rule 14, the time allowed for payment of the first premium may be 3 months instead of one month, so as to avoid the trouble involved in DE NOVO proceedings, if the proposer wishes to pursue the insurance.

A proposer who is seriously inclined is not likely to fail to pay his first premium within one month but a proposer who will be dilatory will not be benefitted whether the time allowed is one month or 3 months. Moreover the universal practice is to allow only one month for payment of the first premium.

(1) Mr. Krishnaiengar remarks that the procedure for Medical Examination is needlessly circuitous and would cause delay in the acceptance of proposals and suggests that the Senior Surgeon may divide each District into a number of Circles and declare the Medical Officer competent to examine proposers in each circle. He suggests the employment of Sub Assistant Surgeons for examination of proposers for policies for Rs 500 and under and Higher Medical Officers for sums above Rs 500/-. A draft Rule embodying these suggestions he also proposes.

The Medical Examination is a very important factor and the precautions taken are desirable specially in the beginning. The procedure was arrived at by me after prolonged personal discussion with the Senior Surgeon of all aspects of the case.

(2) As regards Rule 27, Mr. Krishnaiengar remarks that Canvassers will not be desirable, but one or two men solely entertained may be made to travel about the State to get proposals. If no commission is payable on renewals, no canvasser will care to take up the work.

The Committee will appoint only reliable men as Canvassers. They may also apply for the appointment of whole time Canvassers later on.

(3) He also suggests that the pictorial advertisement on the face sheet may be omitted as it is out of form in a serious Government concern.

23/3

G.R.S. 28]

2.

7/7

Copies

Tr. 1104 translated 15/7

Diary No. of letter replied to 2463 & 2706.

File No. 64-15

Serial No. 5

Proceedings of the Government of His Highness the Maharaja of Mysore

GENERAL AND REVENUE SECRETARIAT.

(G.7.)

TO-DAY PLEASE. 43 6 JUL 1916

, the 191 .

READ— Letter No 4323 dy 9-3-1916 from The Secy State Life Insurance Committee, Submitting for approval draft rules & tables of rates for the Public Branch of the State Life Insurance Scheme as required in para 3 of G.O No H 2704-5-3/g 264-15-1 dy 16-12-1915

Date of issue 7 July/16

Signed by M. Srinivasa

ORDER THEREON.—NO.

over.

SUBJECT.

1104/17

GPB—50,000—1-12-12

2) Letter No 4786 d 31-3-16
from the same officer Sub-
mitting in continuation
the opinion of the Members
of the Insurance Committee
on the said draft rules.
order thereon No H173-222
d 7 July/16

The Draft rules ~~& Rates~~ which are
based on the lines of the rules
in force for the official Branch
of the State Life Insurance
and the rates in force in
Some well managed private
Companies, respectively are approved Subject
to certain modifications
the more important of which
are noted below.

i) The pictures & the foreword
will be omitted.

ii) The consent of a prior
nominee need not be required
for making a fresh nomi-
nation and para 3 of rule
23 will be altered accordingly

G. R. S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

iii) The entertainment of canvassers for securing business does not work with the approval of Govt. & rule 27 providing for their appointment will be cancelled.

2) Fixing the maximum amount of a policy at Rs 5000/ instead of at Rs 2500/ as laid down in clause 7 of para 2 of G.O. No. H 2704-5B/F 764-15-1 & 16-12-19-15 is also approved

3) The rules as revised by Govt are appended to this order & will be published in the Gazette for the information of the public.

H Secretary

To the Secretary Finance Committee

Comptroller

A/s

Take action separately

M

6/7

GPB—20,000—7-7-14